



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

We are writing to inform you of a data security incident involving USG Insurance Services, Inc. ("USG") that may have resulted in the unauthorized access to some of your personal information. USG takes the security of your personal information very seriously, and we sincerely apologize for any inconvenience this incident may cause. This letter contains information about the incident and steps you can take to protect your information.

On October 27, 2020 USG discovered that an unauthorized user had gained access to its network. Upon discovery of the unauthorized access, USG immediately engaged a third-party professional cybersecurity forensics team to investigate the incident and determine the scope and extent of the unauthorized access and determine whether any sensitive policyholder information was compromised.

The forensics investigation discovered that the unauthorized individual may have had access to policyholders' Personally Identifiable Information ("PII"). On December 18, 2020 USG finished reviewing its systems and discovered that the following PII may have potentially been accessed: your first and last name in combination with one or more of the following attributes: address, date of birth, driver's license and/or state identification number, and Social Security number.

At this time, there is no evidence that any of your information has been misused as a result of this incident. However, to help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring services, at no cost to you, for twelve (12) months.

Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **April 5, 2021** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter.

We take the security of all information in our control very seriously, and are taking steps to prevent a similar event from occurring in the future, including but not limited to updating and installing enhanced security measures and implementing tenant wide password changes.

We sincerely regret any inconvenience that this matter may cause you and remain dedicated to maintaining the security and protection of your information. We encourage you to remain vigilant and review the enclosed addendum outlining additional steps you can take to protect your personal information. If you have any questions or want to enroll in the complimentary identity monitoring services, please call 1-833-910-3506 Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

A handwritten signature in black ink, appearing to read "T. W. Horton".

Timothy Horton  
President

## Additional Important Information

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**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:** It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

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**For residents of Iowa:**

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:**

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Arizona, Colorado, Maryland, Rhode Island, Illinois, New York, and North Carolina:** You can obtain information from the Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General** Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

**Rhode Island Office of the Attorney General** Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001  
1-877-566-7226 [www.ncdoj.com](http://www.ncdoj.com)

**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT  
(438-4338) [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

**Colorado Office of the Attorney General** Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000  
[www.coag.gov](http://www.coag.gov)

**Arizona Office of the Attorney General** Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004 1-602-542-5025

**Illinois Office of the Attorney General** Consumer Protection Division 100 W Randolph St., Chicago, IL 60601 1-800-243-0618  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

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**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348  
800-525-6285

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742

**TransUnion (FVAD)**  
P.O. Box 2000  
Chester, PA 19022  
800-680-7289

More information can also be obtained by contacting the Federal Trade Commission listed above.

## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.